



PATENT **RECEIVED**
Docket No.: 92654-004-601
JAN - 6 2003

TECHNOLOGY CENTER 2800

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

James G. GATTO

Serial No.: 09/658,622

Group Art Unit: 2876

Examiner: *To be assigned*

Filed: September 8, 2000

For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

PRELIMINARY AMENDMENT

Assistant Commissioner for Patents

Washington, D.C. 20231

Dear Sir:

Prior to initial examination on the merits, please amend the above-identified application as follows:

IN THE CLAIMS:

Please cancel claims 1-18 without prejudice or disclaimer.

Please add new claims 19-121, as follows:

19. An electronic cardless financial transaction system for executing financial transactions without the use of a user identification card and which enables a user to store at least some transaction parameters for reuse to reduce the number of inputs from a user at the time of execution of a transaction when at least one of the stored transaction parameters is used in connection with the transaction, the transactions being characterized by a transaction type and a plurality of transaction parameters, the system comprising:

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84.00

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